

FORM B1

United States Bankruptcy Court
Northern District of Illinois

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Walker, Carl A.	Name of Joint Debtor (Spouse) (Last, First, Middle): Walker, Margaret M.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-6136	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-1363
Street Address of Debtor (No. & Street, City, State & Zip Code): 303 Chappel Calumet City, IL 60409	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 303 Chappel Calumet City, IL 60409
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank	<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Chapter 11 Small Business (Check all boxes that apply)	
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that, after any exempt property is excluded and administrative expenses will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000+ov
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 10/04/2004
 Time: 16:33:43
 Debtor: CARL A WALKER
 Case: 04-36733 Fee : 184
 Chapter: 13 Rec. # : 3104477
 Judge: Jack Schmetterer
 341 mtg: 11/01/2004 @ 02:00PM
 ConfHrg: 12/01/2004 @ 12:30PM
 Trustee: TOM VAUGHN



1:04BK36733-BK001

Voluntary Petition

(This page must be completed and filed in every case)

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FORM B1, Page 2

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)	
Location Where Filed: Northern District of IL	Case Number: 00-34172
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)	
Name of Debtor: - None -	Case Number: Date Filed:
District:	Relationship: Judge:
Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>	
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>	
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>	
<p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>	
<p>Signature of Attorney for Debtor(s) Signature of Attorney for Debtor(s): <u>Carl A. Walker</u> Printed Name of Attorney for Debtor(s): <u>Carl A. Walker</u> ARDC No.: <u>68429023</u></p>	
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>	
<p>Printed Name of Bankruptcy Petition Preparer Printed Name of Bankruptcy Petition Preparer: _____</p>	
<p>Social Security Number (Required by 11 U.S.C. § 110(c).) Social Security Number: _____</p>	
<p>Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____</p>	
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>	
<p>Signature of Authorized Individual Signature of Authorized Individual: <u>Margaret M. Walker</u> Printed Name of Authorized Individual: <u>Margaret M. Walker</u> Title of Authorized Individual: _____ Date: _____</p>	
<p>Signature of Bankruptcy Petition Preparer Signature of Bankruptcy Petition Preparer: _____ Date: _____</p>	
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>	

B 201 (11/03)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Carl A. Walter Sr.

Debtor's Signature

Maryann M. Walter

Joint Debtor's Signature

10-2-04

Date

Case Number

Alverno Recv. Services
29 S Park Blvd
Greenwood, IN 46143

American Collections
919 Estes Ct
Schaumburg, IL 60193

American Credit Educat
2000 S Colo Blvd Ste 330
Denver, CO 80222

Amo Recoveries Inc
401 - A Pilot Ct
Waukesha, WI 53188

Asset Acceptance Llc
Po Box 2036
Warren, MI 48090

C.B.U.S.A. Inc
5252 Hohman
Hammond, IN 46325

Capital One Bank
Po Box 85520
Richmond, VA 23285

Carmel Financial Cor
101 E Carmel Dr Ste 200
Carmel, IN 46032

Cb Usa Inc
Po Box 8000
Hammond, IN 46325

Cfc Financial Llc
Po Box 2038
Warren, MI 48090

City of Chicago
Bureau of Parking
333 South State Street, Ste. 540
Chicago, IL 60604

City of Chicago
c/o Linebarger Goggan Blair & Sampson
PO Box 06152
Chicago, IL 60606-0152

Collection Company Of Am
700 Longwater Driv
Norwell, MA 02061

Commonwealth Edison
Bankruptcy Department
2100 Swift Drive
Oak Brook, IL 60523

Commonwealth Marketing G
Customer Service
Uniontown, PA 15401

Computer Credit Svc Co
Po Box 60201
Chicago, IL 60660

Consumer Credit Svcs
1501 S Commerce St
Las Vegas, NV 89102

Cred Protections Assoc
1355 Noel Rd Suite 2100
Dallas, TX 75240

Cross Country Bank
Po Box 15371
Wilmington, DE 19850

Cross County Bank
c/o First National Collection
3631 Warren Way
Reno, NV 89509

Dependon Collection Se
7627 W Lake St 210
River Forest, IL 60305

Draper & Kramer Inc
33 W Monroe St
Chicago, IL 60603

First Natl Bk Marin
Po Box 98875
Las Vegas, NV 89193

Genesis Financial Solu
8705 Sw Nimbus Ave Ste 3
Beaverton, OR 97008

Household Auto Finance
P.O. Box 60115
City Of Industry, CA 91716-0115

Household Automotive
11452 El Comino Re
San Diego, CA 92130

I C System Inc
Po Box 64378
Saint Paul, MN 55164

Illinois Department of Revenue
Bankruptcy Unit
100 W. Randolph St.
Chicago, IL 60601

Illinois Student Assistance Comm
ATTN: Wage Withholding Department
P.O. Box 9063
Pleasanton, CA 94566-9063

Internal Revenue Service
Stop 5030
230 S. Dearborn
Chicago, IL 60604

Komyatte & Associates
9650 Gordon Drive
Highland, IN 46322

Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 77081

Litton Loan Servicing
4828 Loop Central Drive
Houston, TX 77081-2226

Marlin Integrated Capital
Pob 8529
Philadelphia, PA 19101

Mbga/Jc Penney
Po Box 981131
El Paso, TX 79998

Medical Collections Sy
725 S. Wells Ave Ste 700
Chicago, IL 60607

Medical Recovery Speci
2200 E Devon Ave Ste 288
Des Plaines, IL 60018

Michael Reese Hospital
c/o Pellettieri & Associates
991 Oak Creek Drive
Lombard, IL 60148-6408

Midland Credit Mgmt
5775 Roscoe Ct
San Diego, CA 92123

Midwest Diversified Svcs
Pob 1730
Highland Park, IL 60035

Mutual Hospital Collect
2525 N Shadeland
Indianapolis, IN 46219

Mutual Hospital Svcs
2525 N Shadeland Ave Ste
Indianapolis, IN 46219

Nationwide Credit & Co
9919 W Roosevelt Rd
Westchester, IL 60154

Nco Fin/55
Po Box 13570
Philadelphia, PA 19101

Nco Financial Systems
Pob 41466
Philadelphia, PA 19101

Nicor Gas
Attn: Bankruptcy Department
P.O. Box 310
Aurora, IL 60507-0310

Nuvell Credit
17500 Chenal Pkwy Ste 20
Little Rock, AR 72223

Omni Credit Services Of
500 N Michigan Ave
Chicago, IL 60661

Park Dansan
113 W 3rd Ave
Gastonia, NC 28052

Premium Asset Recovery
350 Nw 12th Avenue #210
Deerfield Beach, FL 33442

Professional Credit Se
500 Bi County Blvd Ste 3
Farmingdale, NY 11735

Professnl Acct Mgmt In
2040 W Wisconsin Ave Ste
Milwaukee, WI 53233

Providian Financial
Po Box 9180
Pleasanton, CA 94566

Seventh Avenue
1112 7th Ave
Monroe, WI 53566

Sunrise Credit Services
260 Airport Plaza
Farmingdale, NY 11735

U S Dept Of Ed/FisI/At
Po Box 4222
Iowa City, IA 52244

United Collect Bur Inc
5620 Southwyck Blvd Ste
Toledo, OH 43614

United Credit National B
Po Box 1229
Sioux Falls, SD 57107

US Department of Education
Direct Loan Servicing Center
P.O. Box 4609
Utica, NY 13504-4609

**United States Bankruptcy Court
Northern District of Illinois**

In re Carl A. Walker
Margaret M. Walker

Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: _____ 0

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: 10-2-04

Carl A. Walker Jr

Carl A. Walker
Signature of Debtor

Date: 10-2-04

Margaret M. Walker

Margaret M. Walker
Signature of Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) CHAPTER 13
)
Carl A. Walker,) NO.:
Margaret M. Walker,)
Debtors.)

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

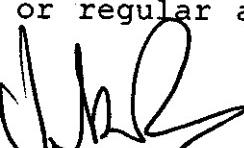
\$ 306.00 paid to date;

\$ 2,700.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing;

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtors have entered into the rights and responsibilities fee agreement option B);

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: October 4, 2004

BY: 
LORRAINE M. GREENBERG & ASSOCIATES

LORRAINE M. GREENBERG & ASSOCIATES
20 East Jackson, Suite 800
Chicago, Illinois 60604
(312) 408-0007
ARDC No.: 03129023